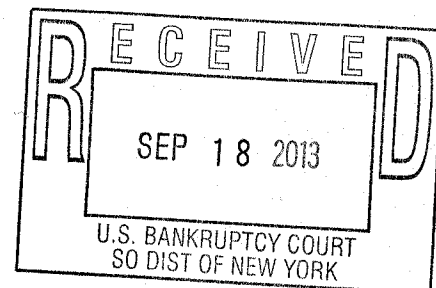


Honorable Martin Glenn
U.S. Bankruptcy Court
Southern District of New York
Room 501 One Bowling Green
New York, N.Y. 10004-1408

Samuel Baker
2134 Crowland Ave
Lindenwald, N.J. 08021
14 Sep 13



Reference Case No 12-12020 (MG)

Dear Honorable Glenn,

GMAC Mortgage Company is part of referenced case. I'm lost concerning voting rights as creditor Jargon. There are two things I would like to know. That is, besides; as the late President Lyndon Borne Johnson said clear in simple/plain language in "The Great Society" administration; one am I due escrow back and two as a VA Vet applicant is there anything that says I can reestablish a loan at today's lesser rate without going back to a 30 year mortgage? I'm almost 65 years old. I had one refinance mortgage and after 14 years of paying I still owe \$79K of \$85K. Thank you for your time.

Sincerely

Samuel Baker